

*Serial No. 09/737,459*  
*Filing Date: December 14, 2000*  
*Amendment and Response to Office Action*  
*Page 2 of 3*

**REMARKS**

Claims 1-26 are pending in the present application.

The Official Action mailed June 1, 2006 requires election of one of the following groups of claims:

- I. Claims 1-6 and 23, drawn to providing a consumer with personalized credit related information based on credit history data of the consumer; or
- II. Claims 7-22 and 24-25, drawn to providing pre-approved offer from multiple merchants.

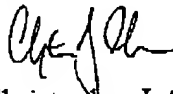
In response to the Official Action restriction requirement, Assignee hereby elects without traverse, Group I, claims 1-6 and 23, drawn to providing a consumer with personalized credit related information based on credit history data of the consumer, for prosecution in the pending application. Assignee reserves its right to pursue Group II (claims 7-22 and 24-25) in a divisional or continuation patent application.

*Serial No. 09/737,459*  
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*Page 3 of 3*

**CONCLUSION**

Assignee submits that the foregoing is a complete reply to the Official Action mailed June 1, 2006. Assignee respectfully solicits substantive examination of this application. If any additional fees are due, the Commissioner is hereby authorized to charge any deficiency, or credit any overpayment, to Deposit Account No. 11-0855.

Respectfully submitted,



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Date: **June 29, 2006**

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